

FIRST EXPRESS OF NEBRASKA, INC.

| | CPP Disbursement Date 02/06/2009 | RSSD (Holding Company) 1250398 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$332 | \$329 | -0.8% | | |
| Loans | \$264 | \$250 | -5.3% | | |
| Construction & development | \$4 | \$6 | 38.2% | | |
| Closed-end 1-4 family residential | \$34 | \$33 | -2.1% | | |
| Home equity | \$5 | \$4 | -15.9% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$13 | \$12 | -11.6% | | |
| Commercial & Industrial | \$56 | \$47 | -17.0% | | |
| Commercial real estate | \$81 | \$78 | -4.3% | | |
| | | | | | |
| Unused commitments | \$48 | \$38 | -20.2% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$4 | \$6 | 38.4% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$24 | \$40 | 62.7% | | |
| Cash & balances due | \$12 | \$10 | -20.9% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$298 | \$295 | -1.1% | | |
| Deposits | \$287 | \$289 | 0.7% | | |
| Total other borrowings | \$11 | \$6 | -47.6% | | |
| FHLB advances | \$10 | \$5 | -50.0% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$33 | \$34 | 1.8% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$4 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 9.2% | 9.4% | -- | | |
| Tier 1 risk based capital ratio | 10.6% | 11.8% | -- | | |
| Total risk based capital ratio | 11.7% | 13.0% | -- | | |
| Return on equity ¹ | -2.9% | 5.1% | -- | | |
| Return on assets ¹ | -0.3% | 0.5% | -- | | |
| Net interest margin ¹ | 3.6% | 4.1% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 30.6% | 117.8% | -- | | |
| Loss provision to net charge-offs (qtr) | 64.0% | 714.3% | -- | | |
| Net charge-offs to average loans and leases ¹ | 3.2% | 0.1% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 2.6% | 0.9% | 0.1% | 0.0% | -- |
| Home equity | 0.0% | 3.4% | 2.1% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.4% | 0.4% | 0.0% | 0.2% | -- |
| Commercial & Industrial | 10.8% | 2.5% | 3.3% | 0.0% | -- |
| Commercial real estate | 2.2% | 0.1% | 0.0% | 0.1% | -- |
| Total loans | 4.0% | 1.2% | 0.8% | 0.0% | -- |